



**City of Duluth
Human Resources Office**

411 West First Street • Room 313 • Duluth, Minnesota • 55802-1195
218-730-5210 • Fax: 218-730-5906 • www.duluthmn.gov/employment

An Equal Opportunity Employer

OPEN ENROLLMENT 2017

- Open Enrollment for 2017 begins **Monday, October 31, 2016** and closes **Monday, November 14, 2016** at **11:59 PM**.
- The 2017 Open Enrollment is a “passive enrollment” with the exception of your Flexible Spending Account (FSA) elections. Passive enrollment means that if you are satisfied with your health and dental benefit plan coverage and elections, you **do not** need to submit a benefits enrollment form. **If you are declining coverage**, you will need to make that election annually. If you wish to make changes to your coverage or election tier, you must submit a benefits enrollment form by **11:59 PM on Monday, November 14, 2016**. **Open enrollment forms are now available online at:**
https://cityofduluth.formstack.com/forms/open_enrollment
- **FSA Participants: FSA medical contribution limit has been increased for 2017 to \$2600.00** The dependent care FSA limit remains unchanged. FSA participation always requires an active enrollment. This means that in order to participate you must make an election every year. New participants for the 2017 plan year will receive a new MyTASC card from TASC for use with your FSA beginning January 1, 2017. For those who participated in the medical or dependent care FSA during plan year 2016, no new cards will be issued. Please continue to use your current MyTASC card.
The FSA enrollment form is now available at: <https://www1.tasconline.com/enrollment/index.php> New users will need employer ID 4206-0669-6120. Returning users will need their username and password.
- **Life Insurance Enhancements:** Effective January 1, 2017, the following enhancements to your life insurance benefits are available:
 - Increased employee supplemental life maximum to \$500,000 (in \$5,000 increments)
 - Increased employee guaranteed issue amount to \$150,000
 - Increased spouse life maximum to \$250,000
 - Increased spouse guaranteed issue amount to \$30,000
 - Added child life benefit option of maximum \$15,000
 - Choose the current \$10,000 option at \$1.30 per month
 - Or the additional \$15,000 option for \$1.95 per month
 - Updated child definition age to include children age live birth to 26, with no limitations on benefit for children under 6 months.
 - Added portability options for employees to choose when their 18 months of MN Continuation has expired. This allows employees to continue their life insurance as a term life product after separate from the City of Duluth.
- You will not be able to make any benefit changes until the next open enrollment unless you experience a qualifying life event – some examples are:
 - Marriage or divorce
 - Birth/adoption

- Death of a spouse/child
 - Loss of coverage through another plan
- Be sure to review your January pay stubs as a verification of enrollment. It is your responsibility to ensure that the deductions for your benefit elections are correct. If you find a discrepancy, notify Human Resources immediately.
 - **Open Enrollment is a good time to verify your life insurance beneficiary information reflects your current status and chosen beneficiaries.** Please submit beneficiary information by using the form found at: <https://web1.lifebenefits.com/public/lbwcm/F55244A.pdf>
 - **Pay Periods:** Deductions for medical premiums, dental premiums, and flexible spending accounts will be made over 24 pay periods. In months that contain a third paycheck, no premium deductions will be withheld from the third paycheck.
 - Additional information regarding your benefit plans, open enrollment, the health fair, and a multitude of other resources are available online at: <http://duluthmn.gov/human-resources/employee-benefits/>
 - Any questions, concerns or suggestions regarding these benefits can be directed to Human Resources at 218-730-5210 or emailed to hrinformation@duluthmn.gov.

Line of Coverage	Administrator	Policy	Phone	Email/Website
Health and Pharmacy	HealthPartners	25077	1-800-883-2177	www.healthpartners.com/cityofduluth
Dental	Delta Dental of Minnesota	000405	1-800-553-9536	www.deltadentalmn.org
Life and AD&D	Minnesota Life	28410	1-800-843-8358	www.minnesotalife.com
Flexible Spending Accounts (FSA)	TASC	4206-0669-6120	1-800-422-4661	www.tasconline.com
Employee Assistance Program	Sand Creek Group	N/A	1-888-243-5744	www.sandcreekeap.com
City of Duluth Human Resources	Human Resources Front Desk Leighann Severance Keely Downs Shannon Sweeney		218-730-5210 218-730-5213 218-730-5197 218-730-5198	hrinformation@duluthmn.gov www.duluthmn.gov/employment

